

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

VICTOR FLORES  
EMILY FLORES

Debtor(s)

Case No.:

18-28205

Judge:

Ferguson

**Chapter 13 Plan and Motions**

☐ Original

☒ Modified/Notice Required

Date: January 30, 2018

☐ Motions Included

☐ Modified/No Notice Required

**THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE**

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney:

Initial Debtor:

Initial Co-Debtor:

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 123.00 per month to the Chapter 13 Trustee, starting on  
February 1, 2019 for approximately 32 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

\$576.00 paid to date

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,000.00
DOMESTIC SUPPORT OBLIGATION	N/A	N/A

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Harley-Davidson Credit Corp	2017 Harley FLS Softtail Slim (surrendered prior to confirmation)	\$12,867.48	\$0.00
Nissan Motor Acceptance Corp	2016 Nissan Rogue (surrendered prior to confirmation)	\$10,990.00	\$7,000.00
Wells Fargo Financial	2013 Honda Odyssey (surrendered prior to confirmation)	Unknown	\$17,418.72



**f. Secured Claims Unaffected by the Plan** ☐ NONE

The following secured claims are unaffected by the Plan:

Nissan Motor Acceptance Corp

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ NONE

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured claims** shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE:** All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

1) Ch. 13 Standing Trustee commissions

2) Administrative/Priority Claims

3) Secured Claims

4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 09/11/2018

Explain below **why** the plan is being modified:

The plan is being modified to treat the claim of Harley Davidson as secured and surrendering the property.

Explain below **how** the plan is being modified:

The plan is surrendering the Harley Davidson and treating the claim as secured and surrendered.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 1/3-1/17

[Signature]  
Debtor

Date: 1/30/19

[Signature]  
Joint Debtor

Date: 01/29/19

[Signature]  
Attorney for Debtor(s)

**Certificate of Notice Page 11 of 13**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Victor Raul Flores  
 Emily Flores  
 Debtors

Case No. 18-28205-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf901

Page 1 of 3  
 Total Noticed: 58

Date Rcvd: Jan 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2019.

db/jdb  
 cr +Victor Raul Flores, Emily Flores, 341 Parsonage Road, Edison, NJ 08837-2108  
 +Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto, 1451 Thomas Langston Rd.,  
 Winterville, NC 28590-8872  
 517750871 +Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
 517750872 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238,  
 El Paso, TX 79998)  
 517844520 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 517750873 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
 517862790 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517750875 +Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034,  
 St Louis, MO 63179-0034  
 517880687 +Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 517879141 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 517772361 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013  
 517750882 +Macys/Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 517756686 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366  
 517750884 +Nissan Motor Acceptance, Attn: Bankruptcy Dept, Po Box 660360, Dallas, TX 75266-0360  
 517750885 +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360,  
 Dallas, TX 75266-0360  
 517750887 +Raymour And Flanigan, Attn: Bankruptcy, 1000 Macarthur Blvd., Mahwah, NJ 07430-2035  
 517750889 +Synch/Midas/Car Care Bruneel, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 517750892 TD Bank/Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440  
 517858525 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849,  
 Dallas, TX 75380-0849  
 517750893 +TD Retail Card Services/Littman Jewelers, Attn: Bankruptcy, 1000 Macarthur Blvd,  
 Mahwah, NJ 07430-2035  
 517750897 ++WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001  
 (address filed with court: Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,  
 Greenville, SC 29606)  
 517874692 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000  
 517848723 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,  
 Des Moines, IA 50306-0438  
 517750898 +Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Feb 01 2019 00:09:05 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 01 2019 00:09:00 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517750870 +E-mail/PDF: gecsed@recoverycorp.com Feb 01 2019 00:06:28 Amazon/Synchrony Bank,  
 Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
 517750874 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 01 2019 00:06:00 Capital One,  
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 517824197 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 01 2019 00:06:40  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 517750876 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 01 2019 00:08:39 Comenity Capital/BoscoV,  
 Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
 517750877 +E-mail/PDF: creditonebknofifications@resurgent.com Feb 01 2019 00:06:08 Credit One Bank,  
 Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873  
 517750878 +E-mail/Text: mrdiscen@discover.com Feb 01 2019 00:07:59 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 517750879 +E-mail/Text: GenesisFS@ebn.phinsolutions.com Feb 01 2019 00:10:06  
 Genesis Bankcard Services/Milestone, Po Box 4477, Beaverton, OR 97076-4401  
 517750880 +E-mail/Text: bankruptcy.notices@hdfsi.com Feb 01 2019 00:09:39 Harley Davidson Financial,  
 Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048  
 517850335 +E-mail/Text: Hcabankruptcy-courtntices@hcamerica.com Feb 01 2019 00:09:47  
 Hyundai Capital America DBA, Hyundai Motor Finance, PO Box 20809,  
 Fountain Valley, CA 92728-0809  
 517750881 +E-mail/Text: bnckohlsnotices@becket-lee.com Feb 01 2019 00:08:04 Kohls/Capital One,  
 Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120  
 517801140 E-mail/Text: bkr@cardworks.com Feb 01 2019 00:07:47 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 517750883 +E-mail/Text: bkr@cardworks.com Feb 01 2019 00:07:47 Merrick Bank/CardWorks,  
 Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001  
 517871995 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 01 2019 00:06:44  
 Portfolio Recovery Associates, LLC, C/O Synchrony Bank, POB 41067, Norfolk VA 23541  
 517874761 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 01 2019 00:05:30  
 Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541  
 517871201 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 01 2019 00:06:04  
 Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541

District/off: 0312-3

User: admin  
Form ID: pdf901

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Total Noticed: 58

Date Rcvd: Jan 31, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517871114 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 01 2019 00:06:44  
Portfolio Recovery Associates, LLC, c/o Discount Tire, POB 41067, Norfolk VA 23541  
517871083 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 01 2019 00:06:06  
Portfolio Recovery Associates, LLC, c/o Midas, POB 41067, Norfolk VA 23541  
517871124 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 01 2019 00:27:54  
Portfolio Recovery Associates, LLC, c/o Pandora, POB 41067, Norfolk VA 23541  
517874758 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 01 2019 00:27:47  
Portfolio Recovery Associates, LLC, c/o Tjx Rewards Credit Card, POB 41067,  
Norfolk VA 23541  
517871112 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 01 2019 00:06:05  
Portfolio Recovery Associates, LLC, c/o Toys "r"us Credit Card, POB 41067,  
Norfolk VA 23541  
517871129 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 01 2019 00:05:32  
Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541  
517750886 +E-mail/PDF: gecsedirecoverycorp.com Feb 01 2019 00:05:50 Pandora/Syncb, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
517830243 E-mail/Text: bnc-quantum@quantum3group.com Feb 01 2019 00:08:49  
Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788  
517866076 E-mail/Text: bnc-quantum@quantum3group.com Feb 01 2019 00:08:49  
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
Kirkland, WA 98083-0788  
517750890 +E-mail/PDF: gecsedirecoverycorp.com Feb 01 2019 00:05:51 Synch/Pandora, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
517750891 +E-mail/PDF: gecsedirecoverycorp.com Feb 01 2019 00:05:51 Synch/Toys R Us,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517750888 +E-mail/PDF: gecsedirecoverycorp.com Feb 01 2019 00:06:26 Synch/ccdstr/Car Care,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517753425 +E-mail/PDF: gecsedirecoverycorp.com Feb 01 2019 00:06:27 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517880819 +E-mail/Text: bncmail@legal.com Feb 01 2019 00:09:15 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
517750894 +E-mail/PDF: gecsedirecoverycorp.com Feb 01 2019 00:06:27 TJ Max/Synchrony Bank/TJX,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
517750895 +E-mail/PDF: gecsedirecoverycorp.com Feb 01 2019 00:05:19 Toys R Us/Synch,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517750896 +E-mail/PDF: gecsedirecoverycorp.com Feb 01 2019 00:06:27 Walmart/Synchrony Bank,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 34

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517862792\* Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 02, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Harley-Davidson Credit Corp dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Nicholas Fitzgerald on behalf of Joint Debtor Emily Flores nickfitz.law@gmail.com  
Nicholas Fitzgerald on behalf of Debtor Victor Raul Flores nickfitz.law@gmail.com  
Rebecca Ann Solarz on behalf of Creditor Harley-Davidson Credit Corp rsolarz@kmlawgroup.com

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User: admin  
Form ID: pdf901

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Total Noticed: 58

Date Rcvd: Jan 31, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Sarah J. Crouch on behalf of Joint Debtor Emily Flores nickfitz.law@gmail.com,  
nadiafinancial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com  
Sarah J. Crouch on behalf of Debtor Victor Raul Flores nickfitz.law@gmail.com,  
nadiafinancial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9